



Contractor to Pay Premium?  
Contractor to Pay Deductibles?


If Yes, Insist on Contractor Obtaining Coverage  
If Yes, Identify Deductible Amounts or Seek Optional Deductible Quotes


**Professional Liability**

Are We Hiring Architects or Engineers?

<b>Yes</b>	<b>No</b>

**Actions Required**  
If Yes, Obtain Certificates of Insurance, \$1M Limit Acceptable

<b>Done</b>	<b>Notes:</b>

**Subcontractor Liability**

Are we Hiring Subcontractors?  
Are Subcontractor's Coverages Adequate?

<b>Yes</b>	<b>No</b>

**Actions Required**  
If Yes, Impose Standard Sub-Insurance Specifications  
If No, Request Modifications or Seek Approval

**Note: Compare Certificate to Standard Sub Insurance Specifications**

<b>Done</b>	<b>Notes:</b>

**Certificates of Insurance**

Sent to Owner?  
Obtained From Subcontractors?

<b>Yes</b>	<b>No</b>

If No, Obtain Copy From Agent, Agent to Send Original to Owner  
If No, Obtain From Subcontractors Prior to Jobsite Access

<b>Done</b>	<b>Notes:</b>